

## ABSTRACT

An electronic account is provided to a customer to enable the customer to access electronic services, such as e-mail and electronic transactions. The electronic account links an electronic address of the customer to a physical address of the customer. Using the electronic account, electronic services can be provided to the customer at either the electronic or physical address, or both. The services can be both secure and non-secure and can be provided by any service provider, such as an online merchant, a government agency, or a bank.